

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | <u>Kim L. Williams</u> | Social Security number or ITIN | xxx-xx-3558 |
| | First Name Middle Name Last Name | EIN | __-____ |
| Debtor 2 | <u></u> | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-____ |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 21-20555-TPA | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kim L. Williams

7/14/21

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kim L. Williams
Debtor

Case No. 21-20555-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 14, 2021

User: admin
Form ID: 318

Page 1 of 5
Total Noticed: 88

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2021:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Kim L. Williams, 214 Watson Blvd, Pittsburgh, PA 15214-2228 |
| cr | + Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101 |
| 15349482 | AH Emg Group of Pittsburgh, PO Box 14000, Belfast, ME 04915-4033 |
| 15349483 | + AHN Emg Group of WE, 6800 Jericho Tpke, Ste 11, Syosset, NY 11791-4436 |
| 15349480 | + Affiliate Asset Solutions, 145 Technology Parkway NW Suite 100, Norcross, GA 30092-3536 |
| 15349484 | + Allegent Community FCU, 1001 Liberty Ave Ste 100, Pittsburgh, PA 15222-3715 |
| 15349485 | + Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250 |
| 15349486 | + Allegheny Clinic Radiology, PO Box 1198, Somerset, PA 15501-0336 |
| 15349493 | + Bay Area Credit Service, 4145 Shackleford Rd., Ste 330B, Norcross, GA 30093-3541 |
| 15349495 | + Bay Area Credit Service, PO Box 467600, Atlanta, GA 31146-7600 |
| 15349494 | + Bay Area Credit Service, PO Box 940, San Jose, CA 95108-0940 |
| 15349502 | + City & School District of Pittsburgh, c/o Jordan Tax Service Inc., 102 Rahway Road, McMurray, PA 15317-3349 |
| 15349507 | + Credit Control, PO Box 982238, El Paso, TX 79998-2238 |
| 15349509 | + Debt Recovery Solution, 6800 Jericho Turnpike, Syosset, NY 11791-4401 |
| 15349510 | + Debt Recovery Solution, Attn: Bankruptcy, 6800 Jericho Turnpike Suite 113e, Syosset, NY 11791-4401 |
| 15349513 | Duquense Light Co., PO Box 371324, Pittsburgh, PA 15250-7324 |
| 15349514 | EIS Collections, PO Box 1730, Reynoldsburg, OH 43068-8730 |
| 15349521 | ++ FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429 address filed with court:, Focus Receivables Management, LLC, 1130 Northchase Parkway Se, Suite 150, Marietta, GA 30067 |
| 15349523 | + Guideposts, P.O. Box 5815, Harlan, IA 51593-1315 |
| 15349526 | + KML Law Group, P.C., 701 Market St., Ste 5000, Philadelphia, PA 19106-1541 |
| 15349525 | + Klingensmith Health Care, 2121 Noblestown Rd., Pittsburgh, PA 15205-3956 |
| 15349539 | + MS Capital Bk, National Asset Mgmt, PO Box 703, Moon Township, PA 15108-0703 |
| 15349534 | + Marcus by Goldman Sachs, Po Box 45400, Salt Lake City, UT 84145-0400 |
| 15349535 | + Marcus by Goldman Sachs, Attn: Bankruptcy, Po Box 45400, Salt Lake City, UT 84145-0400 |
| 15349536 | + Mariner Finance, 8211 Town Center Dr., Nottingham, MD 21236-5904 |
| 15349538 | + Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904 |
| 15349540 | + National Enterprise Systems, 2479 Edison Boulevard, Unit A, Twinsburg, OH 44087-2476 |
| 15349541 | #+ North Shore Agency, The Bradford Exchange, 270 Spagnoli Rd, Ste 110, Melville, NY 11747-3515 |
| 15349542 | # North Shore Agency, The Bradford Exchange, PO Box 9205, Old Bethpage, NY 11804-9005 |
| 15349544 | + Peoples Natural Gas Company, 375 North Shore, Bankruptcy Division, Pittsburgh, PA 15212-5866 |
| 15349545 | + Pittsburgh Water Sewer Authority, 1200 Penn Avenue, Pittsburgh, PA 15222-4216 |
| 15349548 | Pressler, Felt & Warsaw, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020 |
| 15349549 | Publishers Clearing House, c/o Sunrise Credit Services, Inc., PO Box 9100, Farmingdale, NY 11735-9100 |
| 15349551 | + Radius Global Solutions, 7831 Glenroy Rd, Ste 250-A, Minneapolis, MN 55439-3117 |
| 15349550 | + Radius Global Solutions, PO Box 390846, Minneapolis, MN 55439-0846 |
| 15349555 | + Robinson Twp Dental, 24700 Chagrin Blvd, Ste 2, Beachwood, OH 44122-5647 |
| 15349564 | SRA Associates, 211 W. Park Dr. Ste 200, Mount Laurel, NJ 08054 |
| 15349556 | + Santander Consumer USA, Po Box 961211, Fort Worth, TX 76161-0211 |
| 15349558 | + Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007 |
| 15349559 | + Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250 |
| 15349560 | + Sequium Asset Solutions, LLC, 1130 North Chase Parkway, Suite 150, Marietta, GA 30067-6429 |
| 15349561 | + Sherman Originator III, PO BOx 10497, Greenville, SC 29603-0497 |
| 15349565 | Stoneleigh Recovery Associates, PO Box 1479, Lombard, IL 60148-8479 |

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15349568 + The Bureaus Inc, 650 Dundee Road, Northbrook, IL 60062-2747
15349569 + The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
15349570 + The Hampton Collection, 9204 Center for the Arts Dr., Niles, IL 60714-1387
15349571 + Universal Fidelity LP, Bradford Authenticated, PO Box 5369, Katy, TX 77491-5369
15349573 Weltman, Weinberg & Reis, 436 Seventh Avenue, Suite 2500, Koppers Building, Pittsburgh, PA 15219-1842

TOTAL: 48

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| tr | + EDI: BRCCRAWFORD.COM | Jul 15 2021 03:13:00 | Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355 |
| smg | EDI: PENNDEPTREV | Jul 15 2021 03:13:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jul 14 2021 23:14:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Jul 15 2021 03:13:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jul 14 2021 23:14:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | + Email/Text: kbarkley@bernsteinlaw.com | Jul 14 2021 23:14:00 | Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| cr | + EDI: RECOVERYCORP.COM | Jul 15 2021 03:13:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15349487 | + EDI: CBSAMERIMARK | Jul 15 2021 03:13:00 | AmeriMark, P. O. Box 2845, Monroe, WI 53566-8045 |
| 15349490 | + EDI: AMEREXPR.COM | Jul 15 2021 03:13:00 | Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540 |
| 15349489 | + EDI: AMEREXPR.COM | Jul 15 2021 03:13:00 | Amex, P.o. Box 981537, El Paso, TX 79998-1537 |
| 15349479 | EDI: BANKAMER.COM | Jul 15 2021 03:13:00 | AAA Financial Services, PO Box 15019, Wilmington, DE 19886-5019 |
| 15349492 | EDI: BANKAMER.COM | Jul 15 2021 03:13:00 | Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998 |
| 15349491 | EDI: BANKAMER.COM | Jul 15 2021 03:13:00 | Bank of America, Po Box 982238, El Paso, TX 79998 |
| 15349497 | + EDI: CAPITALONE.COM | Jul 15 2021 03:13:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15349496 | + EDI: CAPITALONE.COM | Jul 15 2021 03:13:00 | Capital One, Po Box 31293, Salt Lake City, UT 84131-0293 |
| 15349500 | + EDI: CITICORP.COM | Jul 15 2021 03:13:00 | Citi/Sears, Po Box 6217, Sioux Falls, SD 57117-6217 |
| 15349501 | + EDI: CITICORP.COM | Jul 15 2021 03:13:00 | Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034 |
| 15349503 | EDI: COMCASTCBLCENT | Jul 15 2021 03:13:00 | Comcast, PO Box 70219, Philadelphia, PA 19176-0219 |
| 15349504 | + EDI: WFNNB.COM | Jul 15 2021 03:13:00 | Comenity CB/My Place Rewards, PO Box 182120, Columbus, OH 43218-2120 |

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|----------|--|----------------------|--|
| 15349505 | + Email/Text: bankruptcy@credencerm.com | Jul 14 2021 23:14:00 | Credence, 17000 Dallas Parkway, STE 204, Dallas, TX 75248-1940 |
| 15349506 | + EDI: CCS.COM | Jul 15 2021 03:13:00 | Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679 |
| 15349508 | + Email/Text: bdsupport@creditmanagementcompany.com | Jul 14 2021 23:14:00 | Credit Managment Co., 2121 Noblestown Rd., Pittsburgh, PA 15205-3956 |
| 15349511 | EDI: DISCOVER.COM | Jul 15 2021 03:13:00 | Discover Financial, Pob 15316, Wilmington, DE 19850 |
| 15349512 | + EDI: DISCOVER.COM | Jul 15 2021 03:13:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025 |
| 15349515 | Email/Text: jill@ffcc.com | Jul 14 2021 23:14:00 | First Federal Credit Control, 24700 Chagrin Blvd, Cleveland, OH 44122 |
| 15349517 | Email/Text: jill@ffcc.com | Jul 14 2021 23:14:00 | First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Ste 205, Cleveland, OH 44122 |
| 15349519 | + EDI: FSAE.COM | Jul 15 2021 03:13:00 | Firstsource Advantage, 205 Bryant Woods South, Buffalo, NY 14228-3609 |
| 15349522 | + Email/Text: Banko@frontlineas.com | Jul 14 2021 23:14:00 | Frontline Asset Strategies, 2700 Snelling Ave. N., Suite 250, Saint Paul, MN 55113-1783 |
| 15349499 | EDI: JPMORGANCHASE | Jul 15 2021 03:13:00 | Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850 |
| 15349498 | EDI: JPMORGANCHASE | Jul 15 2021 03:13:00 | Chase Card Services, Po Box 15369, Wilmington, DE 19850 |
| 15349528 | + Email/Text: PBNCNotifications@peritussservices.com | Jul 14 2021 23:14:00 | Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043 |
| 15349527 | + Email/Text: PBNCNotifications@peritussservices.com | Jul 14 2021 23:14:00 | Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115 |
| 15349529 | + Email/PDF: resurgentbknotifications@resurgent.com | Jul 14 2021 23:13:29 | LVNV Funding LLC, PO Box 1269, Greenville, SC 29602-1269 |
| 15349531 | + Email/PDF: resurgentbknotifications@resurgent.com | Jul 14 2021 23:13:29 | LVNV Funding/Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269 |
| 15349547 | Email/Text: Bankruptcy.Notices@pnc.com | Jul 14 2021 23:14:00 | PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101 |
| 15349546 | Email/Text: Bankruptcy.Notices@pnc.com | Jul 14 2021 23:14:00 | PNC Bank, Po Box 3180, Pittsburgh, PA 15230 |
| 15349543 | + Email/Text: paparalegals@pandf.us | Jul 14 2021 23:14:00 | Patenaude & Felix, A.P.C., 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584 |
| 15349552 | + Email/PDF: resurgentbknotifications@resurgent.com | Jul 14 2021 23:23:47 | Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497 |
| 15349557 | + EDI: DRIV.COM | Jul 15 2021 03:13:00 | Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244 |
| 15350006 | + EDI: RMSC.COM | Jul 15 2021 03:13:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15349566 | + EDI: WTRRN BANK.COM | Jul 15 2021 03:13:00 | Target, Po Box 673, Minneapolis, MN 55440-0673 |
| 15349567 | + EDI: WTRRN BANK.COM | Jul 15 2021 03:13:00 | Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475 |

TOTAL: 42

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | Towd Point Mortgage Trust 2018-1, U.S. Bank Nation |
| aty | *+ | Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355 |
| 15349481 | *+ | Affiliate Asset Solutions, 145 Technology Parkway NW Suite 100, Norcross, GA 30092-3536 |
| 15349488 | *+ | AmeriMark, P. O. Box 2845, Monroe, WI 53566-8045 |
| 15349516 | *P++ | FIRST FEDERAL CREDIT CONTROL INC, 24700 CHAGRIN BLVD, SUITE 205, BEACHWOOD OH 44122-5662, address filed with court., First Federal Credit Control, 24700 Chagrin Blvd, Cleveland, OH 44122 |
| 15349518 | *P++ | FIRST FEDERAL CREDIT CONTROL INC, 24700 CHAGRIN BLVD, SUITE 205, BEACHWOOD OH 44122-5662, address filed with court., First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Ste 205, Cleveland, OH 44122 |
| 15349520 | *P++ | FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429, address filed with court., Focus Receivables Management, LLC, 1130 Northchase Pkwy, Marietta, GA 30067 |
| 15349524 | *+ | Guideposts, P.O. Box 5815, Harlan, IA 51593-1315 |
| 15349530 | *+ | LVNV Funding, LLC, PO Box 1269, Greenville, SC 29602-1269 |
| 15349532 | *+ | LVNV Funding/Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269 |
| 15349533 | *+ | LVNV Funding/Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269 |
| 15349537 | *+ | Mariner Finance, LLC, 8211 Town Center Dr, Nottingham, MD 21236-5904 |
| 15349553 | *+ | Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497 |
| 15349554 | *+ | Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497 |
| 15349562 | *+ | Sherman Originator III, PO Box 10497, Greenville, SC 29603-0497 |
| 15349563 | *+ | Sherman Originator III, PO Box 10497, Greenville, SC 29603-0497 |
| 15349572 | *+ | Universal Fidelity LP, Bradford Authenticated, PO Box 5369, Katy, TX 77491-5369 |

TOTAL: 1 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2021 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Kenneth Steidl | on behalf of Debtor Kim L. Williams julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com |
| Keri P. Ebeck | on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com |
| Maria Miksich | on behalf of Creditor Towd Point Mortgage Trust 2018-1 U.S. Bank National Association, as Indenture Trustee mmiksich@kmlawgroup.com |
| Office of the United States Trustee | ustregion03.pi.ecf@usdoj.gov |
| Rosemary C. Crawford | on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com PA68@ecfcbis.com |
| Rosemary C. Crawford | |

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crawfordmcdonald@aol.com PA68@ecfbis.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 7